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#4

UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
www.uspto.gov

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/007,179	10/22/2001	Kathleen Tyson-Quah	126-002USANA0

CONFIRMATION NO. 6178

FORMALITIES LETTER



OC000000007366866

Thomas J. Perkowski, Esq., P.C.
Soundview Plaza
1266 East Main Street
Stamford, CT 06902

Date Mailed: 01/25/2002

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$65 for a small entity in compliance with 37 CFR 1.27, must be submitted with the missing items identified in this letter.
- **The balance due by applicant is \$ 65.**

The application is informal since it does not comply with the regulations for the reason(s) indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Substitute drawings in compliance with 37 CFR 1.84 because:
 - drawings contain excessive text. Suitable descriptive legends may be used, or may be required by the Examiner where necessary for understanding of the drawing but should contain as few words as possible (see 37 CFR 1.84(o));

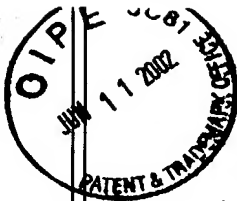
*A copy of this notice **MUST** be returned with the reply.*

E. Hailu
Customer Service Center

CV

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE



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#4

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Applicant : Kathleen Tyson Quah
Serial No. : 10/007,179
Filing Date : October 22, 2001
Title of Invention : METHOD OF AND SYSTEM FOR MITIGATING RISK
ASSOCIATED WITH SETTLING OF FOREIGN
EXCHANGE AND OTHER PAYMENTS-BASED
TRANSACTIONS
Examiner : not yet assigned
Group Art Unit : 2164
Attorney Docket : 126-002USANA0

Honorable Commissioner of Patents
and Trademarks
Washington, DC 20231

RESPONSE TO NOTICE OF MISSING PARTS OF APPLICATION
FILING DATE GRANTED

Sir:

In response to the Notice of Missing Parts of Application/Filing Date Granted dated January 25, 2002, Applicant submits herewith the following documents for filing in the above-referenced Application:

- Combined Declaration Of Inventorship And Power Of Attorney;
- Twenty (20) sheets of Replacement Drawings;
- Part 2 of Notice Of Missing Parts Of Application/Filing Date Granted;
- Petition for Extension of Time; and
- TJP, Esq., PC Check No. 2888 in the amount of \$265.00.

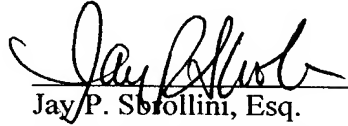
Please address all correspondence to:

Thomas J. Perkowski, Esq., P.C.
Soundview Plaza
1266 East Main Street
Stamford, Connecticut 06902

The Commissioner is authorized to charge any fee deficiencies to Deposit Account No. 16-1340. A duplicate of this document is enclosed herewith.

Respectfully submitted,

Dated: May 28, 2002

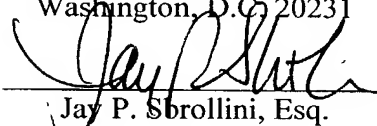


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CERTIFICATE OF FIRST CLASS MAIL
UNDER 37 CFR 1.8

I hereby certify that this correspondence
is being deposited with the United States
Postal Service on May 28, 2002 in a prepaid
postage envelope as First Class Mail
addressed to:

Commissioner of Patents
and Trademarks
Washington, D.C. 20231



Jay P. Sbrrollini, Esq.
Reg. No. 36,266
Dated: May 28, 2002